In the Claims

Please cancel claim 2, amend claims 1 and 22, and add claim 24 as follows:

1.   (Currently Amended)   A method of finance forecasting,
comprising:

        creating an information market having a plurality of participants, the
information market being implemented on a computer system;

        determining at least one participant characteristic of a participant based
on the participants behavior within the information market;

        defining probability bins, each of the probability bins corresponding to a
probability associated with an expected outcome;

        performing a query process with the probability bins as assets, wherein
the computer system receives an input from the participant; and

        aggregating a result of the query process with weighting for the
participant characteristic.

2.   (Canceled)

3.   (Previously Presented)   The method of claim 1, comprising defining
a center probability bin and defining the remaining probability bins such that
variances associated with the remaining probability bins increase for each of the

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remaining probability bins as their respective distance from the center probability bin increases.

4.   (Original)   The method of claim 3, comprising providing a mean estimate as the center probability bin.

5.   (Original)   The method of claim 1, wherein defining the probability bins comprises subdividing historical true data into the probability bins.

6.   (Original)   The method of claim 1, wherein the act of performing a query process comprises wagering by the participant on the expected outcome.

7.   (Previously Presented)   The method of claim 6, comprising facilitating the participant wagering by providing a web-based software application.

8.   (Original)   The method of claim 1, wherein the weighting includes an individual participant prediction with exponential factoring for the participant characteristic and the query process as a whole.

9.   (Original)   The method of claim 1, wherein the query process comprises a matching market.

10. (Original) A computer system for finance forecasting, comprising:

a characteristic determination module that determines at least one participant characteristic of a participant;

a probability bin module that defines probability bins each of the probability bins corresponding to a probability associated with an expected outcome;

a query module that performs a query process with the probability bins as assets; and

an aggregation module that aggregates a result of the query process with weighting for the participant characteristic.

11. (Original) The computer system of claim 10, comprising an information market module adapted to determine the particular characteristic.

12. (Previously Presented) The computer system of claim 10, comprising a probability bin variance module that defines a center probability bin and the remaining probability bins such that variances associated with the remaining probability bines increase for each of the remaining probability bins as their respective distance from the center probability bin increases.

13.   (Previously Presented)   The computer system of claim 12, comprising a mean estimate module adapted to provide a mean estimate as the center probability bin.

14.   (Original)   The computer system of claim 10, comprising a subdividing module that subdivides historical true data into the probability bins.

15.   (Original)   The computer system of claim 10, comprising a wager module that facilitates wagering by the participant on the expected outcome.

16.   (Original)   The computer system of claim 15, comprising a web module that facilitates the participant wagering by providing a web-based software application.

17.   (Original)   The computer system of claim 10, comprising a factoring module that incorporates an individual participant prediction with exponential factoring for the participant characteristic and the query process as a whole.

18.   (Original)   The computer system of claim 10, comprising a matching market module adapted to determine the expected outcome.

19. (Original)   A computer system for finance forecasting, comprising:

means for determining at least one participant characteristic of a participant;

means for defining probability bins each of the probability bins corresponding to a probability associated with an expected outcome;

means for performing a query process with the probability bins as assets; and

means for aggregating a result of the query process with weighting for the participant characteristic.

20. (Original)   The computer system of claim 19, comprising means for running an information market to determine the participant characteristics.

21. (Previously Presented)   The computer system of claim 19, comprising means for defining a center probability bin and means for defining the remaining probability bins such that variances associated with the remaining probability bins increase for each of the remaining probability bins as their respective distance from the center probability bin increases.

22. (Currently Amended)   A computer program stored on a tangible computer-readable medium and configured for execution by a computer, comprising:

a characteristic determination module stored on the tangible computer-readable medium, the characteristic determination module adapted to determine at least one participant characteristic of a participant;

a probability bin module stored on the tangible computer-readable medium, the probability bin module adapted to define probability bins, each of the probability bins corresponding to a probability associated with an expected outcome;

a query module stored on the tangible computer-readable medium the query module adapted to perform a query process with the probability bins as assets; and

an aggregation module stored on the tangible computer-readable medium, the aggregation module adapted to aggregate a result of the query process with weighting for the participant characteristic.

23.   (Original)   The computer program stored on a tangible computer-readable medium of claim 22, comprising an information market module stored on the tangible computer-readable medium adapted for running an information market to determine the participant characteristic.

24.   (New)   The method of claim 1, further comprising:

providing a reward to the participant based on an accuracy of the result

of the query process as compared to a corresponding actual asset.